

MORTGAGE

THIS MORTGAGE is made this 3rd day of August, 1984, between the Mortgagor, James H. Coppins and Beverly A. Coppins, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association of South Carolina, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Five Thousand, Five and 53/100ths (\$5,005.53) Dollars, which indebtedness is evidenced by Borrower's note dated August 3, 1984, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on August 31, 1987.....;

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of Greenville, State of South Carolina.

ALL that certain piece, parcel or lot of land with all improvements thereon situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot 24, Block A and a portion of Lot 23, Block A of a subdivision known as Pinehurst, as shown on plat recorded in the RMC Office for Greenville County in Plat Book S, Page 77, and having, according to plat entitled "Property of Robert Lee Kerrick and Diane A. Kerrick" prepared by Dalton & Neves Co., Engineers, September 1977, the following metes and bounds, to-wit:

BEGINNING at an old iron pin on the southwestern side of Hale Drive, joint front corner of property herein described and Lot 25 and running with Hale Drive N 28-27 W 64.8 feet to an old iron pin; thence S 58-44 W 134.7 feet to an old iron pin; thence S 29-06 E 56.3 feet to an old iron pin; thence with line of Lot 25, N 62-23 E 134.1 feet to an old iron pin, the point of beginning.

DERIVATION: This being the same property conveyed to Mortgagor herein by deed of Michael P. Barrett and Sandra W. Barrett as recorded in the RMC Office for Greenville County, South Carolina, in Deed Book 1145, Page 316, on March 31, 1981.

This mortgage is junior and second in lien to that certain note and mortgage given to First Federal Savings and Loan Association of South Carolina as recorded in the RMC Office for Greenville County, South Carolina, in Mortgage Book 1597, Page 592.

which has the address of 118 Hale Drive Taylors,
(Street) (City)
South Carolina 29687 (herein "Property Address");
(State and Zip Code)

TO HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to as the "Property."

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

E S L B

29687-2